



Order Filed on March 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©)

**Russell L. Low, Esq. - RLL 4745**  
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Hackensack, NJ 07601  
201-343-4040  
Attorneys for Debtor

In Re:

**ANGEL V. SAGUAY  
MARCELINA A. ZUNIGA**

Debtor(s)

CHAPTER 13

CASE NO. 15-32892

The Honorable Vincent F. Papalia

**Hearing Date: March 1, 2018, 11:00am**

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**ORDER RENDERING THE SECOND AND THIRD MORTGAGES ON THE  
DEBTORS' REAL PROPERTY LOCATED AT 115 MOUNT PROSPECT AVENUE,  
NEWARK, NEW JERSEY UNSECURED**

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The relief set forth on the following page is hereby **ORDERED**.  
**DATED: March 6, 2018**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

THIS MATTER having been opened to the Court by Russell L. Low, Esq., the debtors' counsel, upon the debtors' Motion for an Order stripping off the second and third mortgages on the debtors' real property located at 115 Mount Prospect Avenue, Newark, New Jersey to unsecured status and which mortgage is held by Bank of America, N.A. and treating the claim of Bank of America, N.A. as unsecured, and good and sufficient cause appearing therefrom for the entry of this Order;

It is

**ORDERED AND DECREED**, that the second and third mortgages held by Bank of America, N.A. in and on debtors' real estate located 115 Mount Prospect Avenue, Newark, New Jersey, be and hereby is to be treated within the debtors' payment plan as unsecured, and it is further;

**ORDERED AND DECREED**, that upon confirmation and completion of all payments in accordance with the debtor's Chapter 13 repayment plan, the second and third mortgages held by Bank of America, N.A., in and on debtors' real estate located at 115 Mount Prospect Avenue, Newark, New Jersey will be expunged, and it is further;

**ORDERED AND DECREED**, that upon confirmation and completion of all of the payments in accordance with the debtors' Chapter 13 repayment plan, the mortgages in the name of Bank of America, N.A. shall be and is hereby canceled and discharged of record as to Angel V. Saguay and Marcelina A. Zuniga, and it is further,

**ORDERED AND DECREED**, that subject to the foregoing paragraph, that the Clerk of the County of Essex may cancel and discharge the mortgages as to Angel V. Saguay and Marcelina A. Zuniga by entering on the record a copy of this Order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Angel V. Saguay  
Marcelina A. Zuniga  
Debtors

Case No. 15-32892-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.  
db/jdb +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC  
nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 6